

In re:  
Joel Burgos  
Lissette Burgos  
Debtors

Case No. 22-12213-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Aug 30, 2022

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2022:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Joel Burgos, Lissette Burgos, 1262 North Ulster Street, Allentown, PA 18109-8753                              |
| tr       | + SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265 |
| 14715587 | + Arcadia Recovery Bureau LLC, P. O. Box 6768, Reading, PA 19610-0768   |
| 14715590 | + BMO Harris Bank/Greensky, 1797 N East Expy NE, Brookhaven, GA 30329-7803                                      |
| 14715597 | + Dennis E. Shean, Esquire, Hayt, Hayt & Landau, LLC, 2 Industrial Way West, Eatontown, NJ 07724-2279           |
| 14715601 | + Jay Bee Employees FCU, P. O. Box 189, Walnutport, PA 18088-0189   |
| 14715604 | + Lehigh Valley Health-Muhlenberg, 2545 Schoenersville Road, Bethlehem, PA 18017-7300                           |
| 14715605 | Lehigh Valley Hospital, Patient Accounting Dept., P. O. Box 4120, Allentown, PA 18105-4120                      |
| 14715607 | Macy's, P. O. Box 6786, Sioux Falls, SD 57117-6786  |
| 14715612 | PNC Bank, N.A., P. O. Box 747032, Pittsburgh, PA 15274-7032   |
| 14715609 | + Patenaude & Felix, A.P.C., 2400 Ansys Dr., Ste. 402-B, Canonsburg, PA 15317-0403                              |

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                       | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| aty      | Email/Text: dsgrdg@ptdprolog.net                 | Aug 31 2022 00:02:00 | DAVID S. GELLERT, David S. Gellert PC, 3506 Perkiomen Avenue, Reading, PA 19606   |
| smg      | + Email/Text: taxclaim@countyofberks.com         | Aug 31 2022 00:02:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  |
| smg      | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Aug 31 2022 00:03:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404   |
| ust      | + Email/Text: ustpregion03.ph.ecf@usdoj.gov      | Aug 31 2022 00:02:00 | United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14715585 | EDI: RMSC.COM                                    | Aug 31 2022 04:08:00 | AEO/Synchrony Bank, P. O. Box 965065, Orlando, FL 32896-5065  |
| 14715586 | + Email/Text: backoffice@affirm.com              | Aug 31 2022 00:03:00 | Affirm Inc., 650 California St., FL 12, San Francisco, CA 94108-2716  |
| 14715588 | EDI: TSYS2                                       | Aug 31 2022 04:08:00 | Barclays, Card Services, P. O. Box 8802, Wilmington, DE 19899-8802  |
| 14715589 | + EDI: CITICORP.COM                              | Aug 31 2022 04:08:00 | Best Buy Credit Services, P. O. Box 790441, Saint Louis, MO 63179-0441  |
| 14715594 | + EDI: CITICORP.COM                              | Aug 31 2022 04:08:00 | CBNA, P. O. Box 6497, Sioux Falls, SD 57117-6497  |
| 14715596 | Email/Text: gtercero@crossriver.com              | Aug 31 2022 00:02:00 | Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666   |
| 14715591 | Email/Text: cms-bk@cms-collect.com               |                      |   |

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|          |   |                      |  |
|----------|---|----------------------|--|
|          |   | Aug 31 2022 00:02:00 | Capital Management Services LP, 698-1/2 S. Ogden St., Buffalo, NY 14206-2317           |
| 14715592 | EDI: CAPITALONE.COM                               | Aug 31 2022 04:08:00 | Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285                            |
| 14715593 | EDI: CAPITALONE.COM                               | Aug 31 2022 04:08:00 | Capital One Bank (USA), N.A., P. O. Box 30285, Salt Lake City, UT 84130-0285           |
| 14715595 | + Email/Text: commonwealth@ebn.phinsolutions.com  | Aug 31 2022 00:02:00 | Commonwealth Financial Systems, 245 Main St., Dickson City, PA 18519-1641              |
| 14715598 | ^ MEBN  | Aug 30 2022 23:59:18 | Greensky, P. O. Box 29429, Atlanta, GA 30359-0429                                      |
| 14715599 | + EDI: CITICORP.COM                               | Aug 31 2022 04:08:00 | Home Depot Credit Services, P. O. Box 790328, Saint Louis, MO 63179-0328               |
| 14715600 | EDI: RMSC.COM                                     | Aug 31 2022 04:08:00 | Home Design-Synchrony Bank, P. O. Box 965064, Orlando, FL 32896-5064                   |
| 14715602 | EDI: RMSC.COM                                     | Aug 31 2022 04:08:00 | JCPenney, Synchrony Bank, P. O. Box 965065, Orlando, FL 32896-5065                     |
| 14715603 | Email/Text: PBNCNotifications@perituservices.com  | Aug 31 2022 00:02:00 | Kohl's, P. O. Box 3043, Milwaukee, WI 53201-3043                                       |
| 14717159 | Email/PDF: resurgentbknotifications@resurgent.com | Aug 31 2022 00:09:32 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14715606 | EDI: RMSC.COM                                     | Aug 31 2022 04:08:00 | Lowe's, Synchrony Bank, P. O. Box 965065, Orlando, FL 32896-5065                       |
| 14715608 | EDI: RMSC.COM                                     | Aug 31 2022 04:08:00 | Mattress Firm, Synchrony Bank, P. O. Box 965064, Orlando, FL 32896-5064                |
| 14715610 | Email/Text: bankruptcies@penncredit.com           | Aug 31 2022 00:02:00 | Penn Credit Corporation, 2800 Commerce Dr., Harrisburg, PA 17110                       |
| 14715613 | Email/Text: Bankruptcy.Notices@pnc.com            | Aug 31 2022 00:02:00 | PNC Bank, N.A., P. O. Box 5570, Cleveland, OH 44101-0570                               |
| 14715611 | + Email/Text: pcabkt@phillips-cohen.com           | Aug 31 2022 00:02:00 | Phillips & Cohen Associates, 1002 Justison St., Wilmington, DE 19801-5148              |
| 14715614 | + Email/Text: ngisupport@radiusgs.com             | Aug 31 2022 00:02:00 | Radius Global Solutions LLC, 7831 Glenroy Rd., Ste. 250-A, Minneapolis, MN 55439-3132  |
| 14715615 | + Email/Text: bankruptcyteam@quickenloans.com     | Aug 31 2022 00:02:00 | Rocket Mortgage, 1050 Woodward Ave., Detroit, MI 48226-3573                            |
| 14715616 | EDI: RMSC.COM                                     | Aug 31 2022 04:08:00 | Sam's Club, Synchrony Bank, P. O. Box 965065, Orlando, FL 32896-5065                   |
| 14715617 | + EDI: RMSC.COM                                   | Aug 31 2022 04:08:00 | Syncb/Home, P. O. Box 965036, Orlando, FL 32896-5036                                   |
| 14715619 | + EDI: WTRRN BANK.COM                             | Aug 31 2022 04:08:00 | TD Bank USA/Target Credit, P. O. Box 673, Minneapolis, MN 55440-0673                   |
| 14715618 | + EDI: WTRRN BANK.COM                             | Aug 31 2022 04:08:00 | Target Card Services, P. O. Box 9500, Minneapolis, MN 55440-9500                       |
| 14715620 | + EDI: CITICORP.COM                               | Aug 31 2022 04:08:00 | The Home Depot/Citibank, P. O. Box 6497, Sioux Falls, SD 57117-6497                    |
| 14715621 | EDI: WFNNB.COM                                    | Aug 31 2022 04:08:00 | Victoria's Secret, Comenity Bank, P. O. box 182125, Columbus, OH 43218-2125            |
| 14715622 | EDI: CAPITALONE.COM                               | Aug 31 2022 04:08:00 | Wal-Mart, Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285                  |

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2022 at the address(es) listed below:

| Name                           | Email Address   |
|--------------------------------|---|
| DAVID S. GELLERT               | on behalf of Debtor Joel Burgos dsgrdg@ptdprolog.net  |
| DAVID S. GELLERT               | on behalf of Joint Debtor Lissette Burgos dsgrdg@ptdprolog.net  |
| REBECCA ANN SOLARZ             | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com |
| SCOTT F. WATERMAN (Chapter 13) | ECFMail@ReadingCh13.com   |
| United States Trustee          | USTPRegion03.PH.ECF@usdoj.gov   |

TOTAL: 5

|  |                                  |   |
|--|----------------------------------|---|
| <b>Information to identify the case:</b> |                                  |   |
| Debtor 1:                                | <u>Joel Burgos</u>               | Social Security number or ITIN: xxx-xx-5032 |
|  | First Name Middle Name Last Name | EIN: -- --                                  |
| Debtor 2:                                | <u>Lisette Burgos</u>            | Social Security number or ITIN: xxx-xx-3406 |
| (Spouse, if filing)                      | First Name Middle Name Last Name | EIN: -- --                                  |
| United States Bankruptcy Court:          | Eastern District of Pennsylvania | Date case filed for chapter: 13 8/24/22     |
| Case number:                             | 22-12213-pmm                     |   |

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:  | About Debtor 2:  |
|---|--|--|
| <b>1. Debtor's full name</b>  | Joel Burgos  | Lisette Burgos   |
| <b>2. All other names used in the last 8 years</b>  |  |  |
| <b>3. Address</b>   | 1262 North Ulster Street<br>Allentown, PA 18109  | 1262 North Ulster Street<br>Allentown, PA 18109  |
| <b>4. Debtor's attorney</b><br>Name and address   | DAVID S. GELLERT<br>David S. Gellert PC<br>3506 Perkiomen Avenue<br>Reading, PA 19606                                      | Contact phone (610) 779-8000<br>Email: dsgrdg@ptdprolog.net  |
| <b>5. Bankruptcy trustee</b><br>Name and address  | SCOTT F. WATERMAN (Chapter 13)<br>Chapter 13 Trustee<br>2901 St. Lawrence Ave.<br>Suite 100<br>Reading, PA 19606           | Contact phone (610) 779-1313<br>Email: ECFMail@ReadingCh13.com   |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . | United States Bankruptcy Court<br>Office of the Clerk, Gateway Building<br>201 Penn Street, 1st Floor<br>Reading, PA 19601 | Hours open:<br>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.;<br>Reading Office -- 8:00 A.M. to 4:30 P.M.<br><br>Contact phone (610)2085040<br><br>Date: 8/30/22 |

**For more information, see page 2**

Case number **22-12213-pmm**

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